

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Mark R Gonsalves
DebtorCase No. 11-18032-jkf
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: DonnaR
Form ID: 138NEWPage 1 of 3
Total Noticed: 49

Date Rcvd: Feb 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2017.

db +Mark R Gonsalves, 232 Hidden Creek Drive, Downingtown, PA 19335-4226
 cr +BANK OF AMERICA, N.A., 2380 Performance Dr, Richardson, TX 75082-4333
 cr +Capital One Auto Finance, c/o Parker McCay PA, 9000 Midlantic Drive, Suite 300,
 P.O. Box 5054, Mount Laurel, NJ 08054-5054
 cr ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit Company, LLC, Drawer 55-953, PO Box 55000,
 Detroit, MI 48255-0953)
 cr +The Bank of New York Mellon f/k/a The Bank of New, Phelan Hallinan & Schmieg, LLP,
 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103-1823
 cr +Township of Caln/Caln Township Municipal Authority, c/o Portnoff Law Associates, Ltd.,
 P.O. Box 3020, Norristown, PA 19404-3020
 12572866 +Advantage Assets, Inc., C/O David Apothaker, Esquire, 520 Fellowship Road, C306,
 Mt. Laurel, NJ 08054-3410
 12572867 +Apothaker & Associates, 520 Fellowship Road, C306, Mt. Laurel, NJ 08054-3410
 13457085 +Bank of New York Mellon f/k/a The Bank, Serviced by Select Portfolio Servicing,,
 3815 South West Temple, Salt Lake City, UT 84115-4412
 12572871 +Capital One, 3905 N. Dallas Parkway, Plano, TX 75093-7892
 12572870 +Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
 12576929 +Capital One Auto Finance, PO Box 829009, Dallas, Texas 75382-9009
 12613146 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 12572872 +Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
 12605349 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 12572873 +Citibank, C/O Monarch Recovery Mgmt., 10965 Decatur Road, Philadelphia, PA 19154-3210
 12572874 +EMC Mortgage, 2780 Lake Vista Drive, Lewisville, TX 75067-3884
 12718906 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
 Norfolk VA 23541-0907
 12572877 +Hsbc, P.O. Box 80084, Salinas, CA 93912-0084
 12579794 +Midland Credit Management, Inc., 2365 Northside Drive ste 300, San Diego, CA 92108-2709
 12572878 +NARS, P.O. Box 701, Chesterfield, MO 63006-0701
 12572879 +Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
 12572880 +Portfolio Recovery Associates, C/O Apothaker & Associates, 520 Fellowship Road, C306,
 Mt. Laurel, NJ 08054-3410
 12572881 +Portofolio Recovery Assoc., P.O. Box 12903, Norfolk, VA 23541-0903
 12605350 +THE BANK OF NEW YORK MELLON, Et al, BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE,
 PLANO, TX 75024-4100
 12572882 +Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
 13328833 +The Bank of New York Mellon, c/o ANDREW F GORNALL, KML Law Group, P.C.,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 12572883 +Tires Plus, P.O. Box 81410, Cleveland, OH 44181-0410
 12572884 +Union Plus, P.O. Box 17051, Baltimore, MD 21297-1051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Feb 18 2017 02:37:02 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 18 2017 02:35:50
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 18 2017 02:36:38 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 18 2017 02:36:39
 Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, FL 33146-1837
 cr E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 18 2017 02:29:35
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 18 2017 02:53:10
 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
 cr E-mail/PDF: rmscedi@recoverycorp.com Feb 18 2017 02:29:33 Portfolio Investments I LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 12580716 +E-mail/Text: ally@ebn.phinsolutions.com Feb 18 2017 02:34:59 Ally Financial f/k/a GMAC Inc.,
 Bankruptcy Department, P.O. Box 130424, Roseville, MN 55113-0004
 12674740 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Feb 18 2017 02:36:07 Asset Acceptance LLC,
 P.O. BOX 2036, Warren, MI 48090-2036
 12572868 +E-mail/Text: legal@arsnational.com Feb 18 2017 02:35:20 Associated Recovery Systems,
 P.O. Box 469046, Escondido, CA 92046-9046
 13841704 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 18 2017 02:36:39
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146-1837
 12572876 +E-mail/Text: ally@ebn.phinsolutions.com Feb 18 2017 02:34:59 GMC, P.O. Box 78234,
 Phoenix, AZ 85062-8234
 12934004 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 18 2017 02:29:36 Midland Funding LLC,
 by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457

District/off: 0313-2

User: DonnaR
Form ID: 138NEW

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Total Noticed: 49

Date Rcvd: Feb 17, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12610155 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 18 2017 02:43:59
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13024712 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 18 2017 02:29:03
PRA Receivables Management, LLC, as agent of Portfolio Recovery, Associates, LLC,
POB 41067, Norfolk, VA 23541-1067
12654024 E-mail/PDF: rmscedi@recoverycorp.com Feb 18 2017 02:29:33 Portfolio Investments I LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
12606165 E-mail/Text: bnc-quantum@quantum3group.com Feb 18 2017 02:35:25
Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788,
Kirkland, WA 98083-0788
12962086 E-mail/Text: bnc-quantum@quantum3group.com Feb 18 2017 02:35:25
Quantum3 Group LLC as agent for, Midland Funding LLC, PO Box 788,
Kirkland, WA 98083-0788
12613514 E-mail/PDF: rmscedi@recoverycorp.com Feb 18 2017 02:29:00
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
12572885 +E-mail/Text: BKRMailOps@weltman.com Feb 18 2017 02:36:14 Weltman, Weinberg & Reis Co,
325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
cr* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC., POB 41067,
Norfolk, VA 23541)
cr* Quantum3 Group LLC as agent for, Midland Funding LLC, PO Box 788,
Kirkland, WA 98083-0788
12572875* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
P.O. Box 537901, Livonia, MI 48153)
12597910* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company, LLC, PO Box 6275,
Dearborn, MI 48121)
cr ###+SELECT PORTFOLIO SERVICING, INC, SERVICING AGENT F, 3815 South West Temple,
Salt Lake City, UT 84115-4412
12572869 ##+Bank Of America, P.O. Box 15184, Wilmington, DE 19850-5184

TOTALS: 0, * 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor The Bank of New York Mellon paeb@fedphe.com
ANDREW SPIVACK on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York
paeb@fedphe.com
ANDREW F GORNALL on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN E. CAINE on behalf of Creditor Capital One Auto Finance bcaine@parkermccay.com,
BKcourtntices@parkermccay.com
D. TROY SELLARS on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York
D.Troy.Sellars@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

D. TROY SELLARS on behalf of Creditor JPMorgan Chase Bank, N.A. paeb@fedphe.com
DANIELLE BOYLE-EBERSOLE on behalf of Creditor Bank of New York Mellon et al c/o Select
Portfolio Servicing, Inc. debersole@hoflawgroup.com, bbleming@hoflawgroup.com
DANIELLE BOYLE-EBERSOLE on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of
New York debersole@hoflawgroup.com, bbleming@hoflawgroup.com
DAVID H. LIPOW on behalf of Creditor Capital One Auto Finance bkecf@milsteadlaw.com,
dlipow@milsteadlaw.com
HOWARD GERSHMAN on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com,
229ecf@glpoc.comcastbiz.net
JAMES RANDOLPH WOOD on behalf of Creditor Township of Caln/Caln Township Municipal Authority
jwood@portnoffonline.com, jwood@ecf.inforuptcy.com
JON M. ADELSTEIN on behalf of Debtor Mark R Gonsalves jadelstein@adelsteinkaliner.com,
jsbamford@adelsteinkaliner.com
RYAN A. GOWER on behalf of Creditor Capital One Auto Finance bkecf@milsteadlaw.com
SHANNON L. FOSTER on behalf of Plaintiff Mark R Gonsalves Shannon@slflaw.net,
shannonfosteresq@gmail.com;ashley@slflaw.net
SHANNON L. FOSTER on behalf of Debtor Mark R Gonsalves Shannon@slflaw.net,
shannonfosteresq@gmail.com;ashley@slflaw.net
STEPHEN M HLADIK on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York
shladik@hoflawgroup.com, debersole@hoflawgroup.com
THOMAS I. PULEO on behalf of Creditor The Bank of New York Mellon tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 19

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Mark R Gonsalves
Debtor(s)

Bankruptcy No: 11-18032-jkf
Chapter: 13

NOTICE

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street
Suite 400
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 2/17/17